

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	:	<b>BANKRUPTCY NO. 12-10362-TPA</b>
	:	
<b>Brad M. Gibson and</b>	:	
<b>Sheila M. Gibson,</b>	:	<b>CHAPTER 13</b>
<b>Debtors</b>	:	
	:	
<b>The Bank of New York</b>	:	
<b>Mellon, et al.,</b>	:	<b>Related to Claim No. 11</b>
<b>Movant</b>	:	
	:	
<b>vs.</b>	:	
	:	
<b>Brad M. Gibson and</b>	:	
<b>Sheila M. Gibson, and</b>	:	
<b>Ronda J. Winnecour, Chapter 13</b>	:	
<b>Trustee,</b>	:	
<b>Respondents</b>	:	

**DECLARATION REGARDING MONTHLY PAYMENT CHANGE**

**AND NOW**, come the Debtors, Brad M. Gibson and Sheila M. Gibson, by and through their attorney, Paul W. McElrath, Esquire, of the law firm McElrath Legal Holdings, LLC, and file Declaration Regarding Monthly Payment Change, and in support of aver as follows: the within

1. The Debtors are Brad M. Gibson and Sheila M. Gibson, adult individuals presently residing at 161 Poplar Street, Youngsville, Pennsylvania 16371.
2. Counsel for the Debtors is Paul W. McElrath, Esquire, of the law firm McElrath Legal Holdings, LLC.
3. The Mortgage Company and/or servicer for the Debtors' residence is The Bank of New York Mellon, et al.
4. The new monthly mortgage payment payable to The Bank of New York Mellon, et al. is \$118.08, effective with the September 25, 2017 monthly payment, per the Notice of Mortgage Payment Change filed on September 1, 2017.

5. Debtors' counsel has reviewed the existing plan, and have found the Debtors' have been instructed by the Chapter 13 Trustee to resume their long-term debts.

Respectfully submitted,

Date: September 27, 2017

/s/ Paul W. McElrath  
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